



PATENT
Attorney Docket No. 47004.000040

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 09/325,536 Confirmation No.: **2934**
Applicant : Kevin BOYLE, et al.
Filed : June 4, 1999
Title : **CREDIT INSTRUMENT AND SYSTEM WITH AUTOMATED
PAYMENT OF CLUB, MERCHANT, AND SERVICE
PROVIDER FEES**
TC/Art Unit : 3625
Examiner: : F. THOMPSON

Docket No. : 47004.000040
Customer No. : **21967**

COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE

In the Notice of Allowability dated November 23, 2004, the Examiner offered a Statement of Reasons for Allowance.

Generally, the Statement of Reasons for Allowance appears to follow the arguments presented in Applicant's Request for Continued Examination (RCE). To that extent, Applicant takes no issue with the Examiner's statements. However, in some instances the Examiner has made statements that Applicants must traverse.


For example, at page 6, the Examiner suggests that that the "[p]rior art does separately disclose these features," though the "unique combination of these features" is not found. Applicant respectfully disagrees that the various features of Applicant's invention are each found separately in the prior art. As discussed in great detail in Applicant's last RCE filing, a number of the features are not disclosed or suggested whatsoever in the prior art.

To the extent that the Statement of Reasons for Allowance otherwise characterizes the prior art or Applicant's invention differently from Applicant's characterizations in the RCE, Applicant traverses.

It is not believed that any fees are due in connection with this filing. However, if any fees are deemed to be due, please charge the undersigned's Deposit Account No. 50-0206.

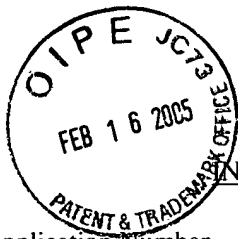
Respectfully submitted,

Date: Feb 16, 2005



Stephen T. Schreiner
Registration No. 43,097

Hunton & Williams LLP
1900 K. St., NW
Washington, D.C. 20006-1109
(202) 955-1500



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MAIL STOP ISSUE FEE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

SUBMISSION OF DRAWINGS

Sir:

In accordance with the Supplemental Notice of Allowability faxed on January 5, 2005, and the Notice of Allowance and Issue Fee Due mailed November 23, 2004, applicants are submitting herewith eight (8) sheets of drawings comprising Figures 1-10 for filing in the above-captioned application. In the Notice of Allowance and Issue Fee Due mailed November 23, 2004, Applicants were required to submit corrected drawings. However, in the faxed Supplemental Notice of Allowability, corrected drawings were not required. Applicants have attached the corrected drawings in accordance with 37 CFR 1.84(f) and (g).

No fee is believed to be incurred upon the filing of the formal drawings. In the event any variance exists between the amount enclosed and the Patent Office charges, please charge or credit any difference to the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

HUNTON & WILLIAMS LLP

Dated: February 16, 2005
Hunton & Williams LLP
Intellectual Property Department
1900 K Street, N.W.
Suite 1200
Washington, DC 20006-1109
(202) 955-1500 (telephone)
(202) 778-2201 (facsimile)

By: 

Registration No. 43,097